

**UNITED STATES BANKRUPTCY COURT**

Western District of Washington  
700 Stewart St, Room 6301  
Seattle, WA 98101

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In Re:

Adam R Grossman

Debtor(s).

Case Number: 10-19817-SJS

Chapter: 11

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**NOTICE OF REQUIREMENT TO FILE A CERTIFICATE OF COMPLETION OF COURSE IN  
PERSONAL FINANCIAL MANAGEMENT**

You are notified that, subject to certain exceptions, debtor(s) must complete an instructional course in personal financial management and file with the court an Official Form 23, Certification of Completion of a Course in Personal Financial Management **OR** a Certificate of Debtor Education in order for debtor(s) to receive a discharge under chapter 7 (11 U.S.C. § 727). **The Financial Management course is in addition to the Credit Counseling that the debtor(s) received prior to filing the petition.**

**Chapter 7 debtor(s) must file the Official Form 23 OR the Certificate of Debtor Education within 45 days after the first date set for the § 341 meeting of creditors,** pursuant to Fed.R.Bankr.P. 1007(c). If a joint petition is filed, each spouse must complete and file a separate certification.

If you are exempt from the requirement of completing a financial management course under U.S.C. § 109(h)(4), you must file Official Form 23 and describe the reason for the exemption. If a hearing is necessary, the court will notify you of the date, time and place of a hearing to determine if you will be granted an exemption.

Unless you are exempt from the requirement (as described in the preceding paragraph), failure to file the Official Form 23 that includes the certificate number from the Certificate of Completion of a Financial Management Course **OR** the Certificate of Debtor Education will result in the case being closed without an entry of discharge. If the debtor(s) subsequently files a Motion to Reopen the Case to allow for the filing of the Official Form 23 **OR** the Certificate of Debtor Education, the debtor(s) must pay the full reopening fee due for the filing of the motion.

Dated: October 5, 2010

Mark L. Hatcher  
Clerk of the Bankruptcy Court

By: Cynthia Hardy  
Deputy Clerk

# CERTIFICATE OF NOTICE

District/off: 0981-2  
Case: 10-19817

User: cynthiah  
Form ID: finmgt7

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Oct 05, 2010

The following entities were noticed by first class mail on Oct 07, 2010.  
db +Adam R Grossman, 5766 - 27th Ave. NE, Seattle, WA 98105-5512

The following entities were noticed by electronic transmission.  
NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 07, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.